

MAY 20 2004  
Please the  
UP for the Redwo  
TRADE

Please type a plus sign (+) inside this box → 

Approved for use through 10/31/2002. OMB 0651-0031  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
a collection of information unless it displays a valid OMB control number.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

**(use as many sheets as necessary)**

Sheet

1

Q

1

**Complete if Known**

Application Number

**09/411,683**

**Filing Date**

**10/4/1999**

**First Named Inventor****Fraser**

### Group Art Unit

3629

**Examiner Name**

**Dixon, T.**

Attorney Docket Number

**108.1001.02**

**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner  
Initials:

Co  
No<sup>+</sup>



T

ORD, BOB. "Canada's Electronic Mortgage Market." Mortgage Originator, July 1996, pp. 16-18.

**Examiner  
Signature**

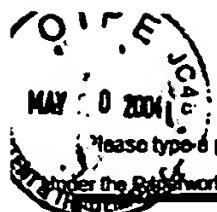
**Data**

**Considered**

10 / 4 / 04

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.



22883

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

Application Number	09/411,683
Filing Date	10/4/1999
First Named Inventor	Fraser
Group Art Unit	3629
Examiner Name	Oxon, T.
Attorney Docket Number	108.1001.02

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
JD	1	5,844,728	A	Oppenheimer	07-01-1997	
	2	5,699,527	A	Davidson	12-18-1997	
	3	5,732,400	A	Mandler et al.	03-24-1998	
	4	5,797,133	A	Jones et al.	08-18-1998	
	5	5,870,721	A	Norris	02-09-1999	
	6	5,870,721	C1	Norris	01-28-2003	
	7	5,897,621	A	Boesch et al.	04-27-1999	
	8	5,824,082	A	Silverman et al.	07-13-1999	
	9	5,930,776	A	Dykstra et al.	07-27-1999	
	10	5,940,811	A	Norris	08-17-1999	
	11	5,966,899	A	Zandi	10-12-1999	
	12	6,014,627	A	Togher et al.	01-11-2000	
	13	6,014,643	A	Minton	01-11-2000	
	14	6,028,149	A	Dykstra et al.	02-22-2000	

RECEIVED

MAY 24 2004

GROUP 3600

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>3</sup>
		Office <sup>4</sup>	Number <sup>4</sup>				

Examiner Signature

Thomas A. Oxon

Date Considered

10/4/04

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231.